



SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Complet	Complete if Known				
Applicati n Numb r	09/812,627				
Filing Date	March 20, 2001				
First Named Inventor	LAWRENCE				
Group Art Unit	2164 3691				
Examiner Name	Not yet assigned				
Attorney Docket Number	3499-094				

				U.S. PATENT DOCUMEN	TS	
Examiner Initials*	Cite No.1	U.S. Patent Do	Kind Code ² (If known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
_N.∡	Α	5,177,342		Adams	01-05-1993	
N.)	В	6,078,904		Rebane	06-20-2000	
W-Y	C	6,085,175		Gugel et al.	07-04-2000	
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				FOREIGN	PATENT DOCUMENTS			
Examiner Initials*	Cite		Foreign Patent Docu	ment Kind Code ⁵	Name of Patentee or Applicant of	Date of Publication of	Pages, Columns, Lines, Where Relevant	Τ6
	No.	Office ³	Number ⁴	(if known)	Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	
NY	E		WO 00/75836		Coppola	12-14-2000	-	
N.J	F		WO 01/55885	A2	Mancini et al.	08-02-2001		
					<u>"</u>			
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Examiner Signature	N. Lubrama	Date Considered	4/7/03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



Substitute for form 1449A/PTO				Complete if Known		
,				Applicati n Number	09/812,627	
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STATEMENT BY APPLICANT			LICANT	First Named Inventor	LAWRENCE	
				Group Art Unit	2164 3691	
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Sheet	2	of	2	Attorney Docket Number	3499-094	

	OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS								
Examiner Initiats*									
NJ	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", Credit and Financial Management Review, 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.							
N.7		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.							
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Examiner Signature	Nebra	ma-i	Date Considered	4/7	103

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